

ABSTRACT OF THE DISCLOSURE

A relay server to be installed in a payment system which is suitably used in a specially designed terminal having limited communication functions such as a portable telephone.

The relay server is provided in the payment system including a user terminal to take payment procedures through a network, a shop server to produce payment information containing amounts to be paid by a user, a payment server to perform payment processing through the network and a wallet server to maintain authentication information of the user and to request the payment server to take payment procedures. The relay server has a redirecting section used to transfer, when receiving procedure request information from the terminal, the information to the shop server and, when receiving the payment information from the shop server having acquired the request information, to transfer the payment information to the wallet server.